

IN RE:

BRADLEY C. EATON  
DEBBIE A. EATON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-10158

Chapter 13

Related to: Document No. 103

ORDER OF COURT

AND NOW, this 17th day of July, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

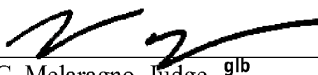
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
John C. Melaragno, Judge <sup>gib</sup>  
United States Bankruptcy Court

SIGNED  
7/17/24 7:46 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Bradley C. Eaton  
Debbie A. Eaton  
Debtors

Case No. 19-10158-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 17, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley C. Eaton, Debbie A. Eaton, 321 W. Townhall Road, Waterford, PA 16441-4225
15014325	Capital One Bank USA NA, POB 0281, Salt Lake City, UT 84130
15014327	Clarity Finance, 8 Kennebasis Road, Princeton, ME 04668
14998462	Craig Harrison Fox, Esquire, One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
15014341	+ Leopold & Associates, PLLC, 80 BUSINESS PARK DRIVE #110, ARMONK, NY 10504-1704
15014348	+ Roundpoint Mortgage Servicing Corporation, P.O. Box 674150, Dallas, TX 75267-4150
15014349	SYNCB/Car Care, POB 965036, 4125 Windward Plaza, Orlando, FL 32986
15014350	SYNCB/Care Credit, POB 965035, Orlando, FL 32986
15014351	+ Summit Storage Center, 8971 Peach Street, Waterford, PA 16441-4019
15014355	+ Webloan, 1920 Main Street, Suite 300, Irvine, CA 92614-7279

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:32:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:35:22	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15014321	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 18 2024 00:21:00	Barclays Bank Delaware, POB 8803, Attn: Credit Bureau, Wilmington, DE 19899-8803
15014322	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:36:41	Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
15014323	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:54:35	Capital One Bank USA NA, POB 85015, Richmond, VA 23285
15028898	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:35:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15014324	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:54:58	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15014326	^ MEBN	Jul 18 2024 00:02:48	Century Support Services, 2000 Commerce Loop, Suite 2111, Banco Business Park, Irwin, PA 15642-8113
15014328	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2024 00:21:00	Comenity Bank/JSSCLNDN, POB 182789, Columbus, OH 43218-2789
15029162	+ Email/Text: bankruptcy@sccompanies.com	Jul 18 2024 00:22:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014330	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 18 2024 00:34:27	Credit One Bank, 6801 S Cimarron Boulevard, Las

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			Vegas, NV 89113-2273
15014333	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 18 2024 00:22:00	Fifth Third Bank, 5050 Kingsley Drive, M/D IMOCOP, Cincinnati, OH 45263
15014335	Email/Text: BNSFN@capitalsvcs.com	Jul 18 2024 00:20:00	First National Credit Card CMC, 500 E. 60th Street N, Attn: Credit Manager, Sioux Falls, SD 57104
15014331	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	FNB Omaha, POB 3412, Omaha, NE 68197
15014332	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	FNB of Omaha, POB 3412, Omaha, NE 68197
15014334	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	First National Bank of Omaha, 1620 Dodge Street, STOP 3105, Omaha, NE 68197
15014336	Email/Text: BNSFS@capitalsvcs.com	Jul 18 2024 00:20:00	First Savings Credit Card, 500 E. 60th Street N, Attn: Credit Manager, Sioux Falls, SD 57014
15014337	Email/Text: bk@freedomfinancialnetwork.com	Jul 18 2024 00:20:00	Freedom Financial, 4940 S. Wendler Drive, Suite 210, Tempe, AZ 85282
15017709	Email/Text: bk@freedomfinancialnetwork.com	Jul 18 2024 00:20:00	Freedom Financial, POBox 2340, Phoenix, AZ 85002-2340
15007549	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 18 2024 00:20:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15030535	^ MEBN	Jul 18 2024 00:01:45	First National Bank of Omaha, c/o BQ & Associates, PC LLO, 14211 Arbor St, Ste 100, Omaha, NE 68144-2312
15323563	Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2024 00:20:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15014338	+ Email/Text: bankruptcy@huntington.com	Jul 18 2024 00:21:00	Huntington National Bank, P.O.B. 1558, Dept. EAW25, Columbus, OH 43216-1558
15014339	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 18 2024 00:22:00	Key Bank NA, 4910 Tiedeman Road, Mailcode: OH-01-51-0562, Brooklyn, OH 44144-2338
15040569	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 01:56:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15014340	+ Email/Text: Documentfiling@lciinc.com	Jul 18 2024 00:20:00	Lending Club Corporation, 71 Stevenson Place, Ste. 300, San Francisco, CA 94105-2985
15013671	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:33:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15014342	^ MEBN	Jul 18 2024 00:01:39	Mariner Finance LLC, 5802 E. Virginia Beach Boulevard, Suite 121, Norfolk, VA 23502-2483
15014343	+ Email/Text: bankruptcy@marinerfinance.com	Jul 18 2024 00:20:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15029163	+ Email/Text: bankruptcy@sccompanies.com	Jul 18 2024 00:20:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014344	+ Email/Text: bankruptcy@sccompanies.com	Jul 18 2024 00:20:00	Mason Easy Pay, POB 2808, Monroe, WI 53566-8008
15014345	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:34:47	Merrick Bank, POB 9201, Old Bethpage, NY 11804-9001
15014346	+ Email/Text: mail@ldf-holdings.com	Jul 18 2024 00:21:00	Mitigi Capital, POB 301, Lac Du Flambeau, WI 54538-0301
15014347	+ Email/PDF: cbp@omf.com	Jul 18 2024 00:55:10	One Main, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
15043517	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:34:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15040264	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2024 00:21:00	Quantum3 Group LLC as agent for, Comenity

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15045397	^	MEBN	Jul 18 2024 00:01:58	Bank, PO Box 788, Kirkland, WA 98083-0788
14998979	+	Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:34:15	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217-1932
15044779	+	Email/Text: bncmail@w-legal.com	Jul 18 2024 00:22:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15014352	+	Email/Text: bncmail@w-legal.com	Jul 18 2024 00:21:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15020491	+	Email/Text: bankruptcy@huntington.com	Jul 18 2024 00:21:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15029164	+	Email/Text: bankruptcy@sccompanies.com	Jul 18 2024 00:22:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15014353	+	Email/Text: bkelectronicnotices@usaa.com	Jul 18 2024 00:20:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014354	+	Email/Text: jsprentz@urc.com	Jul 18 2024 00:22:00	USAA Savings Bank, POB 33009, San Antonio, TX 78265-3009
15037603		Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:33:18	United Refining Company, POB 599, Warren, PA 16365-0599
				Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Fifth Third Bank
cr		ROUNDPOINT MORTGAGE SERVICING CORPORATION
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15014329	*	Craig Harrison Fox, Esquire, One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
15043402	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

District/off: 0315-1

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Christopher M. McMonagle	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Fifth Third Bank kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Joint Debtor Debbie A. Eaton information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Debtor Bradley C. Eaton information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10